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plurality of experts, each stored expert qualification being associated with an address corresponding to an expert of the plurality of experts;

means for searching the database to identify

an expert corresponding to the requested expert qualification and

an address corresponding to the identified expert;

means for guaranteeing payment to the identified expert;

means for initiating remittance of payment to the identified expert;

means for transmitting at least a portion of the end user request to the address corresponding to the identified expert;

means for receiving an expert answer in response to the end user request; and

means for transmitting at least a portion of the expert answer to the end user.

Sub 02 67. (Twice Amended) [An apparatus] A computer for managing communications between an expert and an end user, comprising:

a controller unit for receiving an end user request from an end user, the controller unit having a database for storing a plurality of expert qualifications, each expert qualification corresponding to an expert of a plurality of experts;

means for selecting the end user request for [evaluation] an answer;

means for transmitting at least a portion of the end user request to an expert based on the end user request;

means for establishing a price for an expert answer corresponding to the end user request;

means for guaranteeing payment to the expert for services rendered to the end user in response to the end user request;

means for receiving the expert answer responsive to the end user request; and

means for transmitting the expert answer to the end user.

Sub 03 113. (Twice Amended) A [apparatus] computer for managing communications between an expert and an end user, comprising: